

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia DIVISION

In re: MANNION, DECLAN H. § Case No. 20-11073-ELF
MANNION, JACINTA M. §
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 02/21/2020. The undersigned trustee was appointed on 02/21/2020.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 131,600.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>36,940.28</u>
Administrative expenses	<u>11,341.73</u>
Bank service fees	<u>1,021.52</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 82,296.47</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/12/2020 and the deadline for filing governmental claims was 08/19/2020. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$9,830.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$9,830.00, for a total compensation of \$9,830.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$29.01 for total expenses of \$29.01².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/28/2021

By: /s/ Christine C. Shubert
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1**Individual Estate Property Record and Report**

Exhibit A

Page: 1

Asset Cases**Case No.:** 20-11073-ELF**Case Name:** MANNION, DECLAN H.
MANNION, JACINTA M.**Trustee Name:** (500770) Christine C. Shubert**Date Filed (f) or Converted (c):** 02/21/2020 (f)**§ 341(a) Meeting Date:** 04/06/2020**For Period Ending:** 10/28/2021**Claims Bar Date:** 07/12/2020

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 509 West Main Street, Norristown, PA 19401, ontgomery County County	50,000.00	50,000.00		71,000.00	FA
2 643 Stanbridge Street, Norristown, PA 19401, ontgomery County County	50,000.00	50,000.00		60,600.00	FA
3 2005 Toyota Prius, 185,000 miles	1,500.00	1,500.00		0.00	FA
4 2013 Toyota Sienna, 180,000 miles	5,000.00	5,000.00		0.00	FA
5 2009 Toyota Highlander, 190,000 miles	6,000.00	6,000.00		0.00	FA
6 2005 Toyota Tacoma, 155,000 miles	1,000.00	1,000.00		0.00	FA
7 liscellaneous Household Furnishings - Bedroom Set, Living Room Set, Kitchen Appliances and urniture.	2,200.00	2,200.00		0.00	FA
8 Television and DVD Player	300.00	300.00		0.00	FA
9 Miscellaneous Casual and Work Clothing	1,500.00	1,500.00		0.00	FA
10 Wedding rings	200.00	200.00		0.00	FA
11 Checking account: Artisans' Bank Account No. 22303646	2,779.87	2,779.87		0.00	FA
12 Checking account: Artisans' Bank Account No. 23124329	2,744.81	2,744.81		0.00	FA
13 Molly Maguire's Irish Restaurant & Pub I, Inc., 50% ownership	Unknown	0.00	OA	0.00	FA
14 Cork Construction, Inc., 50% ownership	Unknown	0.00		0.00	FA
15 DeclanConor, Inc., 50% ownership	Unknown	0.00		0.00	FA
16 John Deere Ride-On Lawn Mower	100.00	100.00		0.00	FA
17 MMRP, LLC, 50% ownership	Unknown	0.00		0.00	FA
18 ConorDeclan, LLC, 50% ownership	Unknown	0.00		0.00	FA
19 Molly Maguire's Irish Restaurant & Pub II, Inc, 50 % ownership	Unknown	0.00		0.00	FA
20 Molly Maguire's Irish Restaurant & Pub III, Inc, 50 % ownership (u) added on amended schedule Doc. 48	Unknown	0.00		0.00	FA
20 Assets Totals (Excluding unknown values)	\$123,324.68	\$123,324.68		\$131,600.00	\$0.00

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit A

Page: 2

Case No.: 20-11073-ELF

Case Name: MANNION, DECLAN H.
MANNION, JACINTA M.

Trustee Name: (500770) Christine C. Shubert

Date Filed (f) or Converted (c): 02/21/2020 (f)

§ 341(a) Meeting Date: 04/06/2020

For Period Ending: 10/28/2021

Claims Bar Date: 07/12/2020

Major Activities Affecting Case Closing:

The trustee intends to sell real estate which is partially owned by the debtors. The debtor co-owns two apartment buildings. The trustee is in the process of negotiating the terms of the sale of the property - updated 6/20

Motion to sell being prepared - updated 3/2021

The two properties owned by the debtor and a non-debtor were sold. I have two motions before the Bankruptcy court allowing me to pay the post-petition taxes and to settle a motion filed by a creditor to allow a late filed proof of claim - once motion is granted, I will pay the taxes and the case can move forward with the TFR - updated 6/21

Initial Projected Date Of Final Report (TFR): 03/15/2021

Current Projected Date Of Final Report (TFR): 10/28/2021 (Actual)

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 20-11073-ELF

Trustee Name:

Christine C. Shubert (500770)

Case Name: MANNION, DECLAN H.
MANNION, JACINTA M.

Bank Name:

Metropolitan Commercial Bank

Account #:

*****2861 Checking

Taxpayer ID #: **-***4447

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 10/28/2021

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
09/24/20	{1}	Aman Gulati	deposit for purchase of 509 W. Main Street, Norristown, PA	1110-000	10,000.00		10,000.00
09/30/20		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	9,995.00
10/26/20		Metropolitan Commercial Bank	Bank and Technology Service Fee - Refund	2600-000		-5.00	10,000.00
11/11/20	{2}	Khalid Munir and Rubab Ansari	deposit from buyer for sale of 643 Stanbridge, Norristown, PA	1110-000	7,500.00		17,500.00
11/16/20	{2}	Khalid Munir and Rubab Ansari	Deposit returned by issuing bank	1110-000	-7,500.00		10,000.00
12/05/20	{2}	SMK Realty Group LLC	replacement check for initial deposit on 643 Stanbridge Street	1110-000	7,500.00		17,500.00
12/13/20		Keystone Title Services	net proceeds from sale of 509 West Main Street, Norristown, PA		40,342.31		57,842.31
	{1}		1/2 Gross Sale Amount \$71,000.00	1110-000			
	{1}		1/2 Deposit -\$5,000.00	1110-000			
			1/2 City/Town Taxes 12/11/20 to 1/1/21 \$64.68	2820-000			
			1/2 School Taxes 12/11/20 to 2/1/21 \$833.81	2820-000			
			1/2 Cert/Conveyancing Fee -\$175.00	2500-000			
			1/2 Certified Check fee -\$25.00	2500-000			
			1/2 Document Preparation -\$15.00	2500-000			
			1/2 Payoff fee -\$45.00	2500-000			
			1/2 Reimbursement for Tax/Sewer Certs -\$45.00	2820-000			
			1/2 Realtor Commission -\$4,260.00	3510-000			
			1/2 State Deed Tax -\$710.00	2500-000			
			1/2 Payoff First Mortgage to Santander Bank NA -\$15,425.92	4110-000			
			1/2 Sewer Balance to Norristown Municipal Waste Authority -\$160.27	4800-000			
			1/2 Waste System Lien Payoff -\$695.00	4700-000			

Page Subtotals:

\$57,842.31

\$0.00

Form 2

Exhibit B

Page: 2

Cash Receipts And Disbursements Record

Case No.: 20-11073-ELF

Trustee Name:

Christine C. Shubert (500770)

Case Name: MANNION, DECLAN H.

Bank Name:

Metropolitan Commercial Bank

MANNION, JACINTA M.

Account #:

*****2861 Checking

Taxpayer ID #: **-***4447

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 10/28/2021

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			1/2 Non Debtor Gross Sale Amount \$71,000.00	1110-000			
	{1}		1/2 Non Debtor Deposit -\$5,000.00	1110-000			
			1/2 Proceeds to Patrick U. Egan -\$50,342.31	1110-000			
			1/2 Non Debtor City/Town Taxes 12/11/20 to 1/1/21 \$64.68	1110-000			
			1/2 Non Debtor School Taxes 12/11/20 to 2/1/21 \$833.81	1110-000			
			1/2 Non-Debtor Cert/Conveyancing Fee -\$175.00	1110-000			
			1/2 Non Debtor Certified Check Fee -\$25.00	1110-000			
			1/2 Non Debtor Document Preparation -\$15.00	1110-000			
			1/2 Non Debtor Payoff fee -\$45.00	1110-000			
			1/2 Non Debtor Reimbursement for Tax/Sewer Certs -\$45.00	1110-000			
			1/2 Non Debtor Realtor Commission -\$4,260.00	1110-000			
			1/2 Non Debtor State Deed Tax -\$710.00	1110-000			
			1/2 Non Debtor Payoff First Mortgage to Santander Bank, NA -\$15,425.91	1110-000			
			1/2 Non Debtor Sewer Balance to Norristown Municipal Waste Authority -\$160.26	1110-000			
			1/2 Non Debtor Waste System Lien Payoff -\$695.00	1110-000			
12/31/20		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		34.38	57,807.93
01/03/21	101	International Sureties	bond no. 016026390	2300-000		23.78	57,784.15
01/29/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		62.42	57,721.73

Page Subtotals:

\$0.00

\$120.58

Form 2

Exhibit B

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Cash Receipts And Disbursements Record

Case No.: 20-11073-ELF

Trustee Name:

Christine C. Shubert (500770)

Case Name: MANNION, DECLAN H.

Bank Name:

Metropolitan Commercial Bank

MANNION, JACINTA M.

Account #:

*****2861 Checking

Taxpayer ID #: **-***4447

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 10/28/2021

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/26/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		69.51	57,652.22
03/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		101.64	57,550.58
04/15/21	{2}	Silverline Properties LLC	deposit for sale of 643 Stanbridge Street	1110-000	6,000.00		63,550.58
04/15/21	102 {2}	SMK Realty Group LLC	refund of deposit per order of 4/15/21	1110-000	-7,500.00		56,050.58
04/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		95.92	55,954.66
05/19/21		Lenape Realty Transfer, LLC	WIRE FROM LENAPE REALTY TRANSFER,		29,443.46		85,398.12
	{2}	Silverline Properties LLC	Debtor 1/2 Gross Sale Price \$60,600.00	1110-000			
			Non-Debtor 1/2 Gross Sales Price \$60,600.00	1110-000			
			Debtor School Taxes 1/2 - 5/19/21-6/30/21 \$217.97	2820-000			
			Debtor Borough/County/Trash 1/2 - 5/19/21 to 12/31/21 \$1,113.38	2820-000			
	{2}		Excess Deposit -\$6,000.00	1110-000			
		Santander Bank, N.A.	Debtor 1/2 payoff -\$20,659.09	4110-000			
		Star Real Estate Group and Realty Mark Associates	Debtor 1/2 - Realtor Commission -\$3,636.00	3510-000			
			Debtor 1/2 - Cert reimbursements -\$132.50	2500-000			
			Debtor 1/2 Overnight/Courier fee -\$68.00	2500-000			
			Debtor 1/2 Wire/Certified Funds Fee -\$22.50	2820-000			
			Debtor 1/2 Deed Preparation -\$50.00	2500-000			
			Debtor 1/2 State Tax/stamps -\$606.00	2500-000			
			Debtor 1/2 Outstanding Waste Generation -\$493.50	2820-000			
			Debtor 1/2 Final Sewer -\$820.29	2820-000			
		Patrick U. Egan	Non-Debtor 1/2 Proceeds -\$35,443.47	1110-000			

Page Subtotals:

\$27,943.46

\$267.07

Form 2

Exhibit B

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Cash Receipts And Disbursements Record

Case No.: 20-11073-ELF

Trustee Name:

Christine C. Shubert (500770)

Case Name: MANNION, DECLAN H.

Bank Name:

Metropolitan Commercial Bank

MANNION, JACINTA M.

Account #:

*****2861 Checking

Taxpayer ID #: **-***4447

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 10/28/2021

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			Non-Debtor School taxes 1/2 - 5/19/21 to 6/30/21 \$217.97	1110-000			
			Non-Debtor Borough/County/Trash 1/2 - 5/19/21 to 12/31/21 \$1,113.35	1110-000			
		Santander Bank, NA	Non-Debtor 1/2 payoff -\$20,659.08	1110-000			
		Star Real Estate Group and Realty Mark Associates	Non-Debtor 1/2 Realtor Commission -\$3,636.00	1110-000			
			Non-Debtor 1/2 Cert Reimbursements -\$132.50	1110-000			
			Non-Debtor 1/2 Overnight/Courier fee -\$68.00	1110-000			
			Non-Debtor 1/2 Wire/Certified Funds fee -\$22.50	1110-000			
			Non-Debtor 1/2 Deed Preparation -\$50.00	1110-000			
			Non-Debtor 1/2 State tax/stamps -\$606.00	1110-000			
			Non-Debtor 1/2 Outstanding Waste Generation -\$493.50	1110-000			
			Non-Debtor 1/2 Final Sewer -\$820.28	1110-000			
05/28/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		97.85	85,300.27
06/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		150.38	85,149.89
07/15/21	103	United States Treasury	post petition taxes per order of 7/15/21	2810-000		1,594.00	83,555.89
07/15/21	104	Pennsylvania Department of Revenue	post petition taxes per order of 7/15/21	2820-000		850.00	82,705.89
07/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		136.16	82,569.73
08/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		141.15	82,428.58
09/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		132.11	82,296.47

COLUMN TOTALS

85,785.77

3,489.30

\$82,296.47

Less: Bank Transfers/CDs

0.00

0.00

Subtotal

85,785.77

3,489.30

Less: Payments to Debtors

0.00

NET Receipts / Disbursements

\$85,785.77

\$3,489.30

Form 2

Exhibit B
Page: 5

Cash Receipts And Disbursements Record

Case No.: 20-11073-ELF
Case Name: MANNION, DECLAN H.
MANNION, JACINTA M.
Taxpayer ID #: **_***4447
For Period Ending: 10/28/2021

Trustee Name: Christine C. Shubert (500770)
Bank Name: Metropolitan Commercial Bank
Account #: *****2861 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$85,785.77
Plus Gross Adjustments:	\$45,814.23
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$131,600.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****2861 Checking	\$85,785.77	\$3,489.30	\$82,296.47
	\$85,785.77	\$3,489.30	\$82,296.47

Exhibit C
Analysis of Claims Register

Case: 20-11073-ELF

DECLAN H. MANNION AND JACINTA M.

Claims Bar Date: 07/12/20

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
ACCT EXP	Bederson LLP 374 Mount Pleasant Avenue West Orange, NJ 07107 <3420-000 Accountant for Trustee Expenses (Other Firm)> , 200 Order to employ Doc. #45	Administrative 10/14/21		\$79.14 \$79.14	\$0.00	\$79.14
ACCT FEE	Bederson LLP 374 Mount Pleasant Avenue West Orange, NJ 07107 <3410-000 Accountant for Trustee Fees (Other Firm)> , 200 Order to employ Doc. #45	Administrative 10/14/21		\$15,151.00 \$15,151.00	\$0.00	\$15,151.00
ATTY EXP	Karalis, PC 1900 Spruce Street Philadelphia, PA 19103 <3120-000 Attorney for Trustee Expenses (Trustee Firm)> , 200 Order to employ Doc. #43	Administrative 10/14/21		\$1,761.25 \$1,761.25	\$0.00	\$1,761.25
ATTY FEE	Karalis, PC 1900 Spruce Street Philadelphia, PA 19103 <3110-000 Attorney for Trustee Fees (Trustee Firm)> , 200 Order to employ Doc. #43	Administrative 10/14/21		\$35,771.00 \$35,771.00	\$0.00	\$35,771.00
BOND	International Sureties, <2300-000 Bond Payments> , 200	Administrative 01/03/21		\$0.00 \$23.78	\$23.78	\$0.00
FEE	Christine C. Shubert 821 Wesley Ave Ocean City, NJ 08226 <2100-000 Trustee Compensation> , 200	Administrative 10/26/21		\$9,830.00 \$9,830.00	\$0.00	\$9,830.00

Exhibit C
Analysis of Claims Register

Case: 20-11073-ELF

DECLAN H. MANNION AND JACINTA M.

Claims Bar Date: 07/12/20

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
TE	Christine C. Shubert 821 Wesley Ave Ocean City, NJ 08226 <2200-000 Trustee Expenses> , 200	Administrative 10/14/21		\$29.01 \$29.01	\$0.00	\$29.01
1P	Pennsylvania Department of Revenue Bankruptcy Division PO BOX 280946 Harrisburg, PA 17128 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570 Valid	Priority 02/25/20		\$27.56 \$27.56	\$0.00	\$27.56
1U	Pennsylvania Department of Revenue Bankruptcy Division PO BOX 280946 Harrisburg, PA 17128 <7300-000 Section 726(a)(4) Fines, Penalties> , 630 Valid-penalties	Unsecured 02/25/20		\$92.51 \$92.51	\$0.00	\$92.51
2	Customers Bank 99 Bridge Street Phoenixville, PA 19460 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 Valid	Unsecured 04/20/20		\$25,563.73 \$25,563.73	\$0.00	\$25,563.73
3	Midland Funding LLC Po Box 2011 Warren, MI 48090 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 Valid	Unsecured 04/28/20		\$897.97 \$897.97	\$0.00	\$897.97
4	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610 Valid	Unsecured 05/01/20		\$1,882.12 \$1,882.12	\$0.00	\$1,882.12

Exhibit C
Analysis of Claims Register

Case: 20-11073-ELF

DECLAN H. MANNION AND JACINTA M.

Claims Bar Date: 07/12/20

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	American Express National Bank c/o Becket and Lee LLP, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/09/20		\$0.00 \$0.00	\$0.00	\$0.00
Doc. #78 09/24/2020 Praeipce to Withdraw Proof of Claim(s): 5 Filed by American Express National Bank. (Bharatia, Shraddha)						
6	Jamie M Holland 4704 Santa Barbara Blvd Cape Coral, FL 33914 <7200-000 Section 726(a)(3) Tardily Filed General Unsecured Claims> , 620	Unsecured 01/27/21		\$5,034.06 \$5,034.06	\$0.00	\$5,034.06
Valid-Tardy						
8	ARF Financial, LLC c/o Weltman, Weinberg & Reis Co., L.P.A. PO Box 93784 Cleveland, OH 44101 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/16/21		\$28,436.33 \$28,436.33	\$0.00	\$28,436.33
Valid - allowed as timely general unsecured per order doc 155						
Case Total:					\$23.78	\$124,555.68

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 20-11073-ELF

Case Name: DECLAN H. MANNION AND JACINTA M. MANNION

Trustee Name: Christine C. Shubert

Balance on hand: \$ 82,296.47

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 82,296.47

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Christine C. Shubert	9,830.00	0.00	9,830.00
Trustee, Expenses - Christine C. Shubert	29.01	0.00	29.01
Attorney for Trustee Fees - Karalis, PC	35,771.00	0.00	35,771.00
Bond Payments - International Sureties	23.78	23.78	0.00
Attorney for Trustee, Expenses - Karalis, PC	1,761.25	0.00	1,761.25
Accountant for Trustee Fees (Other Firm) - Bederson LLP	15,151.00	0.00	15,151.00
Accountant for Trustee Expenses (Other Firm) - Bederson LLP	79.14	0.00	79.14

Total to be paid for chapter 7 administrative expenses: \$ 62,621.40

Remaining balance: \$ 19,675.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 19,675.07

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$27.56 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1P	Pennsylvania Department of Revenue	27.56	0.00	27.56

Total to be paid for priority claims: \$ 27.56
 Remaining balance: \$ 19,647.51

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$56,780.15 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 34.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Customers Bank	25,563.73	0.00	8,845.76
3	Midland Funding LLC	897.97	0.00	310.72
4	Portfolio Recovery Associates, LLC	1,882.12	0.00	651.27
5	American Express National Bank c/o Becket and Lee LLP	0.00	0.00	0.00
8	ARF Financial, LLC	28,436.33	0.00	9,839.76

Total to be paid for timely general unsecured claims: \$ 19,647.51
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$5,034.06 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Jamie M Holland	5,034.06	0.00	0.00

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$92.51 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U	Pennsylvania Department of Revenue	92.51	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00